Direct Deposit Help

Using Payroll Direct Deposit is the safe, private, and convenient way to get paid, and it puts you in control!

Note: Due to recent changes in banking rules, your payment could be returned to the State of Michigan if your deposit is directed to a **foreign account**. Contact your bank for questions about the status of your bank account.
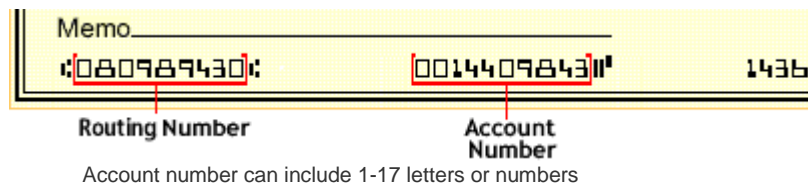
How to use this Guide:

Getting Started

Three things you need:

- **Routing Number**
- **Account Number**
- **Account Type: Checking or Savings**
  - **(Routing and checking account numbers are on your checks)**

Account number can include 1-17 letters or numbers

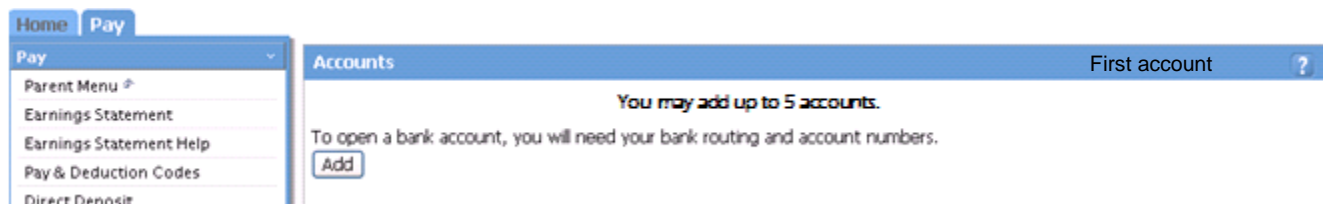# Adding Your First Direct Deposit

1. Log in to your Self-Service account [https://sso.state.mi.us/dcs/lawson/portal/]

- Select Pay
- Select Direct Deposit

This screen should appear:

2. Click the Add button.

3. Choose agree or disagree when the Direct Deposit Authorization pop-up window appears. If you agree, it gives the same weight as your written signature. If you don't agree, the Direct Deposit process is cancelled.

4. Enter the number of accounts you are prepared to add and continue.
You can have up to five active direct deposits.

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- Travel Reimb.-Direct Dep

Accounts   First account   ?

You may add up to 5 accounts.
To open a bank account, you will need your bank routing and account numbers.

Add

Deposit Amount   ?

How many accounts do you plan to add?

0

Continue   Cancel

5. At the Add Account window enter the following:

    A. Description - This is used for your personal reference and is limited to 8 characters
    B. Type of Account - Checking or Savings
    C. Routing Number
    D. Institution – Bank or Credit Union
          ○   If the routing number is already on file, the institution name will automatically appear
          ○   If the institution field stays blank, confirm your routing number and type in the institution name.
    E. Account Number

A   B

Add Account   ?
                                                                 10/04/2010

Description   *   Account Type ○ Checking ○ Savings *

GEORGIA G. JONES
999 MAIN ST
EAST LANSING, MI 48823   Percent of Net 100%
US   Deposit _____
                                                                    AMOUNT

_____ * _____   _____ * Update Cancel
Routing Number Institution   **Account Number**
 * Required

    C   D   E

Note: Percent of Net is automatically set at 100% when you only have one account.

6. Click the Update button and the Add process is complete

REMEMBER

- **Revoke Account** link appears. You must add a new account **before** revoking the existing account.
- First payroll processed by the State after the added date is for prenotification.
- Prenotification is when a test deposit is sent to your bank to ensure the routing and bank account numbers are correct.
- The payroll after the prenotification will be deposited to your account.

Managing Your Direct Deposit Accounts

When managing your accounts, you can:

- **Add Additional Direct Deposit Accounts**
- **Change a Deposit Amount**
- **Select a New Default Account**
- **Revoke (Delete) an Account**
- **Buy U.S. Savings Bonds**

Add Additional Direct Deposit Accounts

You may have up to five active direct deposits

You will need:

- **Routing Number**
- **Account Number**
- **Account Type (Checking or Savings)**

Click Add

- Agree (or disagree) to the Direct Deposit Authorization statement
- After agreeing, the **Add Account** window appears
- Designate either a Flat Amount or a Percent of Net (no dollar or percentage sign needed).

Enter:
- Description
- Account Type

- Routing Number
- Account Number
- Amount or Percent

Once you enter the required information click **Update**.

This is how it should look:

Note the Following:

- The account #555555555555555 is now in Order 2. The default account is always last because it is where 100% of any **remaining** net pay will be deposited.
- The account number is now blue. Click the number to see account details and to change the Flat Amount or Percent of Net for this deposit. These changes do not require prenotification; the next processed payroll will reflect it.
- A Select New Default button appears next to the Add button. You can designate any active account as your default, if you have two or more accounts. If you change your default, the prior default will prompt you to select a Flat Amount or Percent of Net.

Multiple account tips:

- If you have five direct deposits, you have to revoke an existing direct deposit before adding a new one
- Before revoking a default account, designate a new one.
- Due to recent changes in banking rules, your payment could be returned to the State of Michigan if your deposit is directed to a foreign account. Contact your bank for questions about the status of your bank account.

Account Order: Net pay is deposited in the account order you designate. If there isn't enough net pay to honor a designated amount or percent, that account is skipped completely. In any case, 100% of whatever is left will be deposited in the last (default) account.

Change a Deposit Amount

When you have more than one account, you can change the Flat Amount or the Percentage of Net Pay deposited to any account other than your default account. Click the blue account number to bring up a Details screen and enter your desired changes.

You **CANNOT** change the account from checking to savings, or vice versa, even when the account number is the same. If you need to do this, you must first add a new account and then revoke the existing one.
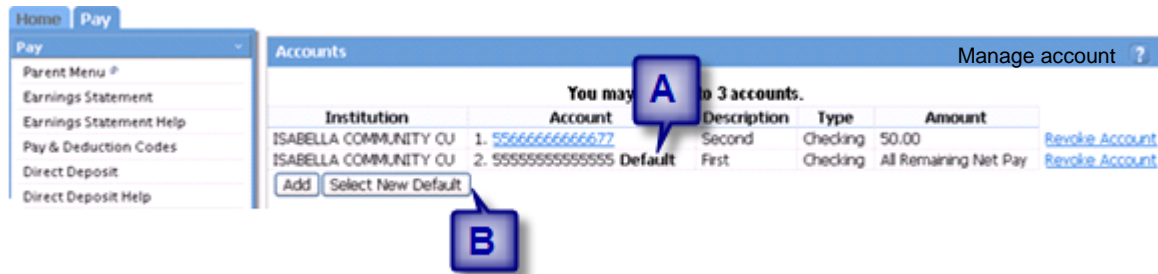
Select a New Default

When you have two or more accounts, you must designate a **default** account. Any pay that is not sent to another account will be sent to your default account. You can think of the default account as the 'overflow' account, so that you always get 100% of your pay.
In this example:

   A. Default account - It's the last account because any remaining net pay will be deposited here.

B. Select New Default button - Appears when you have more than one account. Use this button to change your default account.

If you select a new default, you need to designate a Flat Amount or Percent of Net for the old default account.

Revoke (Delete) an Account

Caution: If you only have one Direct Deposit account, add a new account **before** revoking the existing account. Click the **Revoke Account** button and then press OK on the confirmation pop up window. A revoked (deleted) account is reflected in the next processed payroll.

Buy U.S. Savings Bonds

Employees can use a payroll direct deposit through MI HR Self-Service to buy savings bonds.

1. Set up a Treasury Direct account at www.treasurydirect.gov to receive a TreasuryDirect account number and access card.

2. Set up a Direct Deposit (www.mi.gov/selfserv) to your TreasuryDirect account.
   o   Enter **US Bonds** as the Description
   o   Click **Savings** as the Account Type
   o   Enter a **dollar amount or percentage** to be deposited each pay period
   o   Enter **51736158** as the Routing Number
   o   **TreasuryDirect** will auto-fill as the Institution
   o   Enter your **TreasuryDirect Account Number** as the Account Number
   o   Click **Update**